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# BUSINESS TALK-PLANS

## IMPROVISED

Practical Application

BENJAMIN BILLS



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## PRACTICAL APPLICATION



# *The* Impromptu Talk-Plan

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# Application of Impromptu Talk-Plan to Various Typical Business and Professional Situations



Here, in this final book of the series of seven on this IMPROMPTU TALK-PLAN, the proof of the pudding comes in the eating.

Practically every application here made, either is being used or has been used on the streets of life and with the result of additional checks coming in to the cashier's cage. In the language of the TALK-PLAN Steps, this seventh book is not unlike the data of the Fourth Step of CONFIRMATION. And may the Fifth Step be your CONCLUSION to go and do likewise.

A careful reading and analysis of each application of this IMPROMPTU TALK-PLAN as made below by successful and practical men surely should serve to clear up possible matters which may remain obscure.

## THE IMPROMPTU TALK-PLAN

It will be observed that a variety of business and professional fields are covered including advertising, bank and bond solicitation, college speaking, financial review, profit sharing, sales employment, specialty solicitation, automobile purchase, casualty and life insurance, lawyer's address to jury, silk and sales course solicitation, sales correspondence, railroading, real estate, and direct mail work.

Particular attention is drawn to the "Comments" of the author made at the end of each application. In these Comments special attention is called to the application of the various principles developed in the preceding Books.

### *Section One: Advertising:*

**A. Letter Solicitation for greater Advertising Activity,  
by Mr. Keene L. Fitzpatrick, Vice-President Business  
Talk-Plan Company, formerly merchandising expert  
with the Chicago Tribune's advertising department.**

**Comparison Failure- Illustration** "Beeman's Pepsin Gum has been made for over thirty years. It has always been known as a good quality article, put up in an attractive package, distributed through convenient outlet, modestly consumed and backed by a little advertising, and it has enjoyed a modest growth.

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**Success-  
Illustration**     "About 1902, Wm. Wrigley placed the gum on the market known as Spearmint. His package apparently was equal in size, his gum equal in quality and flavor, was not so widely distributed to start with, but for the first five years of its existence, he spent half a million dollars in advertising to put it over, so that today, the Wrigley Company is known as the largest gum manufacturer in the world.

**Suggestion**     "I just remind you of these two situations, Mr. Frankel, because they seem to illustrate the point that if you hope to grow rapidly and at the same time substantially, you might find that the best means is adequate, judicious advertising.

**Explanation**     "There comes a point in production where each extra item of output represents maximum profits. And advertising can bring you to that point in opening up new outlets for your merchandise.

**Confirmation**     "Four years ago, we started a well-known furnace company of St. Paul on just such a schedule. Today they are spending twice this amount and their business has tripled. The president of this company told me just last month that had he started advertising when we presented our first merchandising

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plan seven years ago, he would be the biggest in his line today. We have a letter from the head of the largest roofing company in Chicago, to the effect that our advertising prepared and serviced for them for the past nine years has done more to build their business than any other thing.

**Conclusion** "Thus, Mr. Frankel, knowing our representatives as you do, and realizing just how this company is able to direct the broadcasting of a story about your merchandise to all of the people best able to buy in the U. S. and because you know that your business will grow faster, that you will have more sales at less cost, that you can keep the channels of outlet moving with fresh, new merchandise all of the time and because you know people will want your merchandise and will pay you the price, surely you must see, that to grow as you wish to do, you must start advertising now!"

**Comment:** Note that the Second Step of SUGGESTION is put only *tentatively* in accordance with the principle earlier emphasized. In the EXPLANATION, a very important "How" analysis is made—indeed, so important that it might have had "Why" support.

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**B. Letter Solicitation for Agency Account by Mr. Frank Hager, Sales Representative New York American, the solicitation being, however, in behalf of an advertising agency.**

**Preamble** "From your experience in the business world, you know that often-times attempts to market really meritorious articles have failed. Perhaps you have wondered at this, especially since there have been other cases where articles of even less merit have been sold with tremendous success.

**Comparison** "If an examination were made to discover the reason for the success or failure in both of these cases, it would be found to be determined in many instances by whether the manufacturer was securing effective co-operation from his dealers. The manufacturer in each case may have had equally good sales organizations and advertising campaigns, but in some way the one was able to secure the kind of dealer assistance which spelled Success, while the other one failed in just this vital particular.

**Suggestion** "Since the success which our company has had in building up a large advertising business in a comparatively short period of time, has been largely due to our assisting our clients to secure *effective dealer co-operation*,

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doesn't it seem that you might well consider our organization in your selection of an agency?

**Explanation** "The men who founded this business, and are still its active heads, saw clearly, due to their previous broad experience in merchandising, that the dealer is the one point of weakness in many a manufacturer's scheme of distribution, and that unless the dealer performs properly his part of the selling process, the manufacturer's sales plan is likely to fail to produce the desired results because it breaks down at one vital spot.

"Accordingly, they have made and still continue to make, exhaustive studies of retail methods and problems in many different lines of business in order to be thoroughly familiar with the various situations which are to be met with in selling through retailers.

**Confirmation** "This close acquaintanceship with dealer methods and points of view has enabled our company to formulate successful plans for securing effective dealer co-operation for our clients. This has been our specialty. We have proved that enthusiastic co-operation can be secured by any class of retailers for nearly any line of merchandise if only the proper adaptation of sales methods to meet the particular problem in question is made.

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“The gratifying experience of many of those concerns whose advertising we have the pleasure of handling, is evidence, in part, of our qualifications for assisting advertisers to secure the right kind of dealer co-operation.

**Conclusion** “We would be more than glad to have you write any of our clients regarding the service we have rendered them and our ability to serve you along this important line.”

**Comment:** Here the one APPEAL of *dealer co-operation* is contributed to by every one of the Five Steps. And the result is a “fist punch” drive of this idea rather than a “finger-scratching” of a number of APPEALS.

### *Section Two: Bank Communication:*

Letter seeking cooperation on Industrial Engineering by  
Mr. Frederick R. Shanley, Business Manager of L. V. Estes, Incorporated, Chicago.

**Preamble** “Our Mr. Haines reports the pleasure of an interview with you recently in which was discussed industrial management and the interest of bankers in the efficiency of concerns to whom they are making loans.

**Parallel-Comparison** “You have, no doubt, among your applicants for loans, business concerns which it is a pleasure to assist and others

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about which you are skeptical and to which you hesitate advancing loans. You know that in many cases the product of each has the same intrinsic value and the same or better potential sales possibilities, the main difference being that the former are operated under good business management while the latter lack competent administration and sound industrial management.

**Suggestion** "Because we render the service of improving industrial management, possibly you would be interested in us.

**Explanation** "As industrial engineers the Estes Company has made a study and application of the science of business administration and industrial management for its clients. It is an organization composed of high grade engineers with technical education, extensive industrial and manufacturing experience and a training in its own methods of practically applying management principles.

**Confirmation** "The value and practicability of such a service is attested to by its adoption by such a progressive bank as the National City of New York. The Estes organization has been associated with hundreds of plants in all lines of industry and has had, over

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and over again during the past ten years, problems that are peculiar to all lines. The value of Estes service also is indicated by the attached representative list of progressive manufacturers, several of whom are in Detroit and with whom you doubtless are acquainted.

**Conclusion** "Because your loans could be placed more reliably and with more concerns if you would get your customers to use our service, and because at the same time you would be performing a public-spirited work in developing the industries of your district we are confident that we can work together to mutual advantage."

Yours very truly,  
L. V. ESTES, Incorporated,  
By Frederick R. Shanley,  
Business Manager."

**Comment** Will you not agree that the PARALLEL-COMPARISON here by Mr. Shanley very skillfully leads into his SUGGESTION—at least so far as the APPEAL is concerned.

The use of data of CONFIRMATION of the same class as that of the party addressed is obviously good sense.

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### *Section Three: Bond Solicitation:*

**On First Mortgage Real Estate Investments, by Mr. F. W. Bills, Sales Representative, American Bond & Mortgage Company.**

**Preamble** "Because you want a reliable income assured you and yours, I know you will be interested in the experience of the insurance companies in their investments, for their funds are subject to emergency call and are probably the most closely scrutinized of any sort of investment.

**Parallel-Comparison** "Figures compiled by a recent New York State Legislative Committee on Housing, show life, fire and casualty insurance companies enjoying a return of practically 1% a year more from first mortgage real estate investments than from bonds and stocks, an average advantage of about 20%. On 562,459 mortgages on which the life insurance companies alone have reported, according to Mr. Don D. Goss, Director Publicity Bureau, National Association of Real Estate Boards, a net profit is shown in addition to the payment of all principal and interest of over \$1,000,000.

"The general dissatisfaction with the syndicate bond and stock investments of insurance companies led to the investigation of this New York State Legislative Committee.

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**Suggestion** "Because of the remarkable record for safety and the very considerable profit which appear to concur in first mortgage real estate investments, ought you not seriously consider their advantage for the investment of your own personal funds?

**Explanation No. 1** "The fundamental nature of shelter

with a first mortgage grip not merely on the land and building but on the equipment used and on the income derived, with this income paid monthly in advance and with the rentals payable in cash by the respective tenants—with no power of their making substitution for shelter accommodations and with no power of remaining on in such accommodations without paying cash rentals—all combine in building both safety and profit for the real estate mortgage security.

**Confirmation No. 1** "For instance, the record of real

estate mortgage investments of twenty-eight of the leading mortgage banking organizations of Chicago shows 80,741 loans made totaling \$729,022,576 with no loss to any investor and a substantial net profit to the mortgage banking houses from standing behind their securities. Writes Dr. Richard T. Ely, of the University of Wisconsin, 'The definite tendency shown...to increase average mortgage

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loans per company, in spite of the fact that a very much smaller number of companies at present follow this policy, is a clear indication that the officials of the largest and strongest insurance companies are awake to the fact that the type of assets which is most profitable to them in the long run is the mortgage loan.'

**Explanation No. 2** "Moreover, the capacity to market bond issues on the larger properties located in proved sections of the downtown districts or on the residential boulevards assures a type of tenant who is able to pay his rentals steadily and surely and it also assures a type of building for which there is a very active and reliable market.

**Confirmation No. 2** "For instance, the American Bond & Mortgage Company in bringing out considerably over sixteen thousand of such first mortgages and bond issues secured by income bearing improved city properties, has in no instance had a single investor who has lost a single dollar of principal or interest.

**Conclusion** "Because the first mortgage security is backed by such a fundamental human need for which cash is paid and paid promptly and because a company of large financial responsibility like that enjoyed by the

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American Bond & Mortgage Company can select for you even the best of this best type of investment, you can appreciate the assured safety and the splendid return available to you in this type of non-fluctuating offering."

**Comment** Here the second sort of Preamble is illustrated i. e., the "general unapplied statement of the APPEAL." For, in the first paragraph of this letter there is no application of the APPEAL of "reliable income" to real estate bonds. The Two Illustrations, rather, make this application.

### *Section Four: College Speaking:*

**On the Honor System in Examinations** by Benjamin Bills. Date: 1909. Audience: The Junior Colleges of the University of Chicago.

**Preamble** "To decrease the cheating in examinations, our Student Council has submitted what has been called the Honor System. It requires one who has completed an examination to declare over his signature that he neither has given nor received aid. It particularly requires that he will report any such improper practices by others. That greater honor in the taking of examinations is to be desired, we all are agreed. We want to make certain whether the Honor System will be practically effective to that end.

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**Failure-  
Illustration**      "As aiding our inquiry let me tell you of a typical situation here. A friend and I entered this University two years ago. We have taken several of the same courses but in only one instance have we been assigned to the same class section. And in the different classes for which we have registered we have been meeting each time scores of new faces of the 3,500 men and women attending here. At the end of the class hour they all scurry to a score of different addresses located at all points of the compass from the recitation halls. A great portion of them do not see each other again until the next class hour.

**Success-  
Illustration**      "Compare this situation with Williams College where the Honor System is in operation and from which there is a minority report that it has worked successfully. At Williams but rarely are there two sections in any one course. The students are all men. They number but 500. They live in a village and all within calling distance. They enjoy the same libraries for study, the same grounds and theatres for recreation. They all know each other by the same nicknames. And yet with all the factors favorable for a feeling of personal responsibility, its penalizing so apparent to the whole college and therefore so much the more to

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be dreaded by the offender and to be desired by the offended, a majority faculty report from Williams questions its feasibility.

**Suggestion** "For at least the University of Chicago, by reason of our scattered student body making the system's effective enforcement improbable, is there not built then a *prima facia* case against the feasibility of the Honor System? Because of no conscious group solidarity in the different and new membership in the several classes, is it not likely that those registered in each class group will decline reporting on the few unknown, and for the most part, unnoticed offenders? One does not need to know much sociology to be assured that of a class group brought together for the first time and meeting but four or five hours a week for eleven weeks, but few if any of the members will feel either an individual concern or obligation over the moral welfare or practice of the other members.

**Explanation** "The reasons that the system thus  
**No. 1** will fail in enforcement in a university as large as ours are many. In the first place all of us are indifferent as to matters which do not seem to concern us personally, 'What is it to us,' is the very natural shrug in relation to any moral issue in which we do not feel involved

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or in which no one whom we know well is involved. If the cheat succeeds in getting a good grade we do not see that he is cheating us and there are more good grades which we, ourselves, can get.

**Confirmation No. 1** "That this is particularly true of the larger universities is indicated by the comparative study made by Professor Sheldon of Oregon of twenty universities and twenty small colleges. Sheldon found the worst failures in the administration of the Honor System in the larger universities. Indeed, as to them all he says: '....temporary improvement often follows its adoption because of the agitation but the moral strenuousness originated is usually short-lived and cheating resumes its normal proportions.'

**Explanation No. 2** "Again we as college students are not inclined to impose our moral convictions on the other fellow, particularly when he is near to a stranger. If he wants to be a wrongdoer and if he does not believe that the wages are what we believe them to be, far be it from the average of us to be holier than he.

**Confirmation No. 2** "Even at Princeton, which is supposed to be the best case for the successful working of the Honor System, Ed-

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ward E. Slosson predicts its discontinuance on this very ground. Says the revivalist, Gypsy Smith, '.....the ordinary college student simply will not enforce his doctrine of right living on his companion.' In the large university where the student meets his companion but seldom, he surely will shoulder off the responsibility as to the stranger. What success was had with the Honor System at the University of Illinois was notable only when it was a small school. Of the fourteen large universities which Slosson visited he reports Princeton as being peculiar in its successful operation of the system. Remember, however, in this particular that Princeton is like Williams in being located in a secluded country village where the students are of necessity thrown together more intimately.

**Explanation**     "The most conclusive objection to  
**No. 3**              the enforcement of the Honor  
System here at the University of Chicago is that  
the jingle about what is due the 'tattle tale' still  
deters one. The 'snitcher' remains in contempt.

**Confirmation**     "The report from Leland Stanford  
**No. 3**              is that popular sentiment there  
held it belittling a man to report on his fellows.  
Even the faculty of Williams confess that in  
this police aspect, the Honor System has not  
worked there. Here at Chicago I approached

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the President of the Council on this very point. He said that at his last examination he saw a girl cheating. He had never seen her before and considered that he probably never would see her again. He said that if there had been an Honor System in operation he doubted whether he would have reported the case.

**Conclusion** "The Honor System will not work is the answer to each and every theoretical argument for it. The college student here at the University of Chicago as elsewhere will not make himself his brother's keeper in this particular. In this large university the offender but infrequently is his brother. And in cases where he is, the majority of college students prefer remaining the brother of their associates, to becoming their clergyman. And surely they will not be their spies. For although no matter how clear it should be that one is a spy for his own group protection, in the large university at least, the class group is not seen or felt as a group whose interests are identical."

**Comment** Here the first type of Preamble is illustrated, i.e., the "neutral statement of the PROPOSITION, to-wit: "We want to make certain whether the Honor System will be practically effective . . . "

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### *Section Five: Financial Review:*

As published in America To-day Magazine, October, 1923, by Mr. William J. Moore, President of the American Bond & Mortgage Company.

**Preamble** Because all conditions have not been in perfect adjustment during the building operations of 1922 and 1923, some people consider the building industry inflated. Of course, a situation where there is just sufficient labor and materials available for new building projects, and just enough dwellings built to fit the demand, would be ideal. Study will convince anyone, however, that such an ideal condition is impossible and that it probably exists in no other industry. Rather should we consider whether or not the building industry is relatively in as sound a position as other American industries of like magnitude and importance.

**Comparison Fail-ure-Illustration** Take for example the farm industry, including fully one-third of the population directly dependent upon it for a livelihood. Few people question that the farming industry of the country is fundamentally sound, although note its comparative lack of adjustment. In 1920, with an enormous demand for farm products, production was unable to meet the demand, and prices reached upward very sharply. But in the depression following, when

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conditions in Europe caused a great falling off in demand and an oversupply in the home market during 1921 to 1923, production was not decreased accordingly.

**Success-Illustration** On the other hand, the building industry in 1920 did increase the production of new buildings to meet the greatly increased demand from the preceding five years' shortage. But when mounting costs in 1920 caused some builders to doubt the wisdom of building at these increased prices, there was a decline in the amount of building which continued for approximately five months through 1921. Then in 1922 and 1923, with the shortage still not made up, the amount of building increased again with the return of general prosperity.

**Suggestion** Because the building industry in the United States appears to be fundamentally sound, touching as it does the life of every individual in the country, does it not seem that here is an industry that has the elements of stability—the capacity for adjustment to meet the housing shortage still existing?

**Explanation No. 1** We may well consider this fundamental soundness of the building industry from two points of view: 1st: The

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sensitiveness of the industry to changing conditions of supply and demand; 2ndly: The strong basic demand for the chief product of the building industry, shelter.

**Confirmation No. 1** Considering first the sensitiveness of the industry to changing conditions, we find that, in response to increased costs, there was a decrease in May from the number of building permits in April, and in June the lowest point of the year was reached. For example, in Chicago the value of building permits was only \$17,735,000 in June, as compared with the peak of \$61,814,000 in April.

The postponement of a large number of contemplated projects has had a very salutary effect on the building situation and clearly indicates the sensitiveness of the business to changing conditions. For instance, in behalf of the government, Secretary Hoover has made repeated appeals to avoid as much as possible government construction during periods of great building activity such as the first half of 1923, in order that this construction might be done at a time when there was a lessening of other construction work.

**Explanation No. 2** Another main factor tending to stabilize the building industry is the basic need for homes. Regardless of chang-

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ing industrial conditions, war or famine, man must have a place to live, and furthermore, we find an increasing tendency for population to crowd into the large cities.

**Confirmation No. 2** During the preceding census period, 40% of the increase in population of the United States, namely, 5,500,000, developed in cities of over 100,000 population. One-half of this increase was registered in New York, Chicago, Philadelphia, Detroit, Cleveland and Los Angeles. It is estimated that the ten leading cities of the United States will have 50,000,000 population by 1970. Chicago, for example, increased from 2,185,283 in 1910 to 2,807,185 in 1921. Think of the added housing accommodations necessary alone for this increase of population of over half a million people.

**Conclusion** It is in these large cities and in their more thickly populated sections that the large percentage of the better grade apartment and office building construction is done. It is this type of building that secures most of the first mortgage real estate bonds whose record for safety stands among the best of the high grade securities.

Because, then, of the sensitiveness to the changing conditions of supply and demand, and

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because of the continuity and steady increase in man's basic need—shelter, the fundamental stability of the building industry is well established.

**Comment** Here the PARALLEL-COMPARISON should be noted as truly *parallel*. The year "1920" is taken in both illustrations, the fact-question of the capacity of the two businesses to meet demand is investigated in both illustrations. Likewise, the capacity to adjust to low and high prices is observed in both illustrations. Quite clearly, then, the COMPARISON is *parallel* and it, therefore, is the more suggestive.

### *Section Six: General Subjects:*

**A. Profit Sharing, by Attorney Siegfried D. Nagle, Chicago. An address delivered in 1919.**

**Preamble** "It has no doubt been brought to your notice heretofore that large and small concerns everywhere are continually seeking a solution of the problem to eliminate the strife between capital, on the one hand, and labor on the other. The general labor unrest throughout the world, as evidenced by present day Bolshevik outbreaks, affords a striking example of the urgent necessity for a closer confidence and understanding between employer and employees.

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**Comparison Success-Illustration** "About five years ago Henry Ford, President of The Ford Motor Company of Detroit, adopted a plan of sharing the profits of his company with its employes and this plan since has been consistently followed, and apart from the general labor shortage occasioned by wartime conditions, the Ford Motor Company experiences little difficulty in securing the highest class of labor in every line, and in their plants, strikes and labor troubles are unknown.

**Failure-Illustration** "The recent labor troubles in the west, particularly in the mines of the Anaconda Copper Mining Company, Butte, Montana, disclose a situation which is the very antithesis of the conditions which prevail in the plant of the Ford Motor Company. The Anaconda Copper Mining Company has not yet seen fit to establish any system by which its employes may share in the profits of its business, and it, and other concerns are periodically disrupted by labor troubles of this kind.

**Suggestion** "Because it tends to eliminate labor troubles, is it not evident that every concern should consider adopting some plan or system whereby its employes may share in the profits of the business into which they put their efforts?

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**Explanation No. 1** “A plan of this sort promotes more continuous service and effects more regular attendance of employes. An employe who has a share in the profits of the enterprise he works for will not, without deep thought and good and sufficient reasons, sever his connection with such an organization. His interest in his work and in the business itself becomes a personal matter, making the employe feel that he has a substantial part in the conduct of the enterprise. Where a man's treasure is, there will his heart be also.

**Confirmation No. 1** “Marshall Field & Company's retail store has a system of selling stock to employes which in three years has resulted in the workers owning a very appreciable share in the business and here it readily can be seen that anything partaking of the nature of the capital and labor controversy is impossible.

**Explanation No. 2** “A system of profit sharing builds up confidence between employer and employe and keeps the employe satisfied. It is plain that the employe who shares in the profits of a business will hesitate to take any step which, even remotely, may jeopardize his interest in such enterprise, but rather will do his utmost to continue and increase to the

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fullest extent these profits which ultimately flow to him and his associates.

**Confirmation No. 2** “The Commonwealth Edison Company pays employes 6% interest on savings and in five years the money may be exchanged for company stock. The International Harvester Company permits its employes to buy profit sharing certificates, which may be converted into stock at three dollars below the market price. Mr. Samuel Insull, President of the Commonwealth Company and Mr. Herbert F. Perkins, General Manager of the International Harvester Corporation, in interviews on this subject, make the statement that the experience of their companies has proved to them that a scheme for profit sharing with employes is a strong, practical proposition.

**Conclusion** “A profit sharing system is no longer an experiment, but a sound business investment. There can be no question that a plan which promotes more continuous service, more regular attendance of employes, and which builds up confidence between employer and employes, must tend to eliminate labor troubles and is a broad step toward the bridging of the wide gulf between capital on the one side, and labor on the other.”

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**Comment** Note here the two distinct supports of the APPEAL as effected by the two pieces of EXPLANATION. Continuous service and attendance plus the building up of confidence do teamplay in establishing the APPEAL of eliminating labor troubles.

B. "The Man from the Country for Me", an article by Benjamin Bills published in The Chicago Employer for November 17, 1923.

**Preamble** By this title, "The Man from the Country," I mean nothing in the way of aspersions but everything in the way of compliment. Possibly I feel this way about it because I was born, raised and educated in an Illinois country village of 3,000 people. However, sentiment does not pay dividends and it is therefore with no sentiment that I use the title, "The Man from the Country for Me," but rather because of good hard dollar and cents experience.

**Parallel-Comparison** Right now I have in front of me group photographs of three sales training classes which I, as Director of Sales of the American Bond & Mortgage Company, have put through three weeks of training in the past year.

Of one of these men from a small town in Wisconsin who is now on our New York City

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sales force, the following telegram announcement has come to my desk while I am dictating this article:

“Kurner turns in twenty thousand cash stock sale. Who can beat it? Fox makes eleven thousand cash bond sale. New York is getting into its stride.”

At the same time this morning I have a memorandum from one of our department managers to the effect that one of our Chicago men who was born and raised in the city here and who went to the same college as the New York chap, just did not seem to have the appreciation of how much a dollar was worth and was just a little too sophisticated to really dig down into the work in order to assure himself success and his department manager is recommending this man's discharge.

Both men did about the same grade of work in the sales training class. Both are about the same age. In fact in the final sales training class examination—the city boy received the higher grade. But, today, after eight months in the field, the earnings of the man from the country town are running over 70% above those of the man born and raised in Chicago.

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**Suggestion** No conclusion can necessarily be drawn from these two illustrations but they do throw light on the possibility of surer sales success attending the efforts of the man born and raised in a country town than the man raised in the city, assuming that other factors are equal.

**Explanation** The real reason for the greater   
**No. 1** assurance of success attending the efforts of the country man very probably comes from the fact that as a young man and as a business man in his community, money is regarded as more precious and more to be conserved with the income therefrom more to be relied on than the spending of the principal itself.

**Confirmation** For instance, an analysis recently   
**No. 1** of the earnings of a number of \$5,000 men in large cities showed that practically 89% of them were putting no money aside whatsoever from their earnings but were relying on insurance as a means of family protection. That is to say, they frankly were living from hand to mouth, spending every dollar they received each month and relying on death or illness as a means of the continued ability and capacity of their families to carry on.

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True, the man from the city undoubtedly has greater expenditures than the man from the country who is accustomed to paying \$15 or \$25 a month rent while the man from the city is accustomed to paying \$75 to \$125 a month rent. The man from the country is accustomed to a \$5 bill taking care of his pin money expenses for a week or two weeks. The man from the city at luncheon takes a guest, breaks a \$5 bill up—and seldom has more left than a \$1 bill and some silver.

**Explanation No. 2** Now all this does not point to the advisability of the country man staying in the country, for he gets \$200 a month for the same grade of work for which the city man gets \$400 to \$500 a month. But rather it points to the fact that the country man coming to the city with his habits of frugality does cherish money more highly, works harder to get it, realizes the price compelled in order to obtain it and pays that price more willingly and more gladly, other things being proved equal, than does the man from the city.

**Confirmation No. 2** Evidence of this comes as I analyze still further the photographs of my training school classes which I have hanging on my walls. Of the first group of fifteen, I

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notice that nine have made good and seven of the nine are men born and raised in country towns. Of the second group of twenty-five, I note that thirteen thus far can be said assuredly to have made good and in that group it is amazing to note that twelve are country town people. Of the third group of twenty, I believe that it can be fairly said that fourteen have assuredly made good and of that group nine are from the country.

**Explanation No. 3** Moreover, there is another reason for there being greater assurance in calling the country man for sales work. He knows human nature first hand. The city boy lives in an atmosphere of artificiality. He does not know the people living in the apartment next door, although they may have lived there for over twenty years. The consequence is that he is more or less unacquainted with the real motives that impel men to buy. He does not go to hay rack parties but rather to formal dances at which there are always the barriers of social etiquette and reserve. His schoolmates he never sees after hours. He takes a few superficial courses in psychology and believes he knows human nature.

**Confirmation No. 3** On the other hand, the man from the country eats and thinks and lives and sleeps with his fellow men out camping,

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out hiking, out working and out playing in a most intimate way and sometimes eighteen hours a day. He does not know the meaning of the words, "Mr.", "Miss," and "Mrs." Everybody to him is "Mary" or "John" with the consequence that he knows why folks want things and what they will do to get them and what can be said to urge them on.

Only this morning, the assistant manager of our Western Branch Offices came to me and said just after he had completed a \$100,000 sale, "You know, Bills, there is something else to bond selling than merely describing the bond issue. You have to know human nature and how it works. And believe me in my home town up in Michigan I learned how fellows think to themselves." And I know that this more than any other factor accounts for the outstanding success of this branch manager.'

**Conclusion** In short then, because the man from the country knows the value of the dollar and is willing to pay the price of getting it and is interested primarily in having it for the income from it and not with a view to dissipating the dollar, itself, and because he knows first hand right down to the level principles of talking man to man and because he has lived nearer to the

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actual conditions of life and possibly most important of all, because he has dreamed bigger dreams than his city companion and at the same time has learned that he must plod through the mire to get to the bag at the end of the rainbow, I must reiterate, "The Man from the Country for Me."

**Comment** CONFIRMATION always is more convincing if the illustrations be actual ones, as are here submitted. It will be remembered that we classified the four classes of Confirmation in the order of usefulness as follows: Actual, Hypothetical, Analogous, Classical.

**C. Automobile Purchase, by Mr. Harry Taylor, Vice-President and Treasurer, Business Talk-Plan Company, the talk being to a party debating on purchasing high or low priced car.**

**Preamble** While you are thinking of purchasing an automobile, I know you will want to be certain of making the best selection per dollar of service.

**Parallel-Comparison** A number of my friends have bought low priced cars. The first year their cars have served fairly well. But in the middle of the second year I have noticed that most of them either trade them in at a heavy loss or else they incur very heavy repair bills.

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Two of my business associates bought the better grade cars three years ago. I know that both men still are driving them, and each one has incurred but little repair expense, indeed very much less than even the more fortunate of my friends who bought the low priced cars, so far as their repair outlay is concerned.

**Suggestion** Because of the possibility of your getting more service per dollar out of the better make car, ought you not seriously consider its purchase?

**Explanation** The motor in the higher priced car,   
**No. 1** which is the heart of all automobiles is built of much better materials thruout. This means that there is no weak part which failing to function, thereupon causes injury to other parts which may be even well made.

**Confirmation** Faulty piston rings in one cheap   
**No. 1** car have resulted invariably in damage to the cylinders which really are well constructed.

A garage friend of mine declares that 80% of his more profitable repair business comes from the owners of cheap cars. I well remember his observation, "Cheap cars are *dear* in the long run."

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**Explanation No. 2** Not only is the motor in the better made cars an assurance of better performance but you know that the chassis is built to coordinate with the motor. Next to the motor the chassis under a car is its very foundation. And many a fairly standard made motor tears a cheap chassis down in a short time.

**Confirmation No. 2** A Chicago auto livery man has had four of the better make cars for seven years and the chassis on each is still so good that he is converting them into trucks.

**Explanation No. 3** The strength of body in a car in time of accident is often the difference between a minor shake-up and a tragedy.

**Confirmation No. 3** Only last week I saw a street car crash a cheaply made car as tho it were an egg, whereas a better grade car caught in the same accident escaped with a body dent.

**Conclusion** Because of the assurance of a much more reliable motor, a much more sturdy chassis, and a body built to withstand accident, you will get more service per dollar in the better make type of car.

**Comment** Recall the principle earlier brought out of the "How's" and "Why's" being in support of the APPEAL. Here the three distinct

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pieces of EXPLANATION clearly teamplay in driving home the one central APPEAL of more service per dollar out of the better make car.

### *Section Seven: Specialty Selling:*

Solicitation on Comptometer Adding Machine, by Mr. N. E. Newman, Assistant General Sales Manager of Comptometer Sales for Felt & Tarrant.

Problem: Recommendation by banker of *listing* machine as against the comptometer which is a *calculating* machine.

**Preamble** I fully appreciate, Mr. Jones, that your banker is a reliable source of information on matters of finance, and no doubt he is sincere in trying to aid you in the selection of a figuring machine.

**Parallel-Comparison** There is no question but what he feels the particular machine which he recommended to you was a good buy, as applied to his particular business. But you must remember that eighty per cent of all his figure work is Addition which requires the list type of machine. Even though this listing feature greatly slows up the speed of the machine, it is quite necessary on the majority of his bank accounting. Therefore, he was justified in choosing the machine that he did.

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But your case is quite different, since you are in the manufacturing business and have a *variety* of figure work. In other words, you have considerable Multiplication in your Payroll Department—you have the Extension of your Billing work, and the Taking Off of discounts, Subtraction of freight. You have this same class of work in your Cost Department as well as considerable Division work in the statistical end of your business. This gives you all four factors to deal with, instead of just straight Addition work such as the banker might have.

**Suggestion** Therefore, since you have a *greater variety* of figure work than could possibly be found in a bank, would it not seem that it isn't a question of purchasing a machine that applies to the *banking* business nearly as much as it is a question of selecting an *all-round* figuring machine that is capable of handling all the accounting work in the various branches of *your manufacturing business*.

**Explanation** Offhand I would say that only 35% of your work is Addition. The Comptometer will handle that work just as well as a straight adding machine, and considerably faster. In addition to that it will do the other 65%, to which the straight adding machine is not

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adapted. That will enable you to make a saving on all your work instead of on just part of it.

**Confirmation** Now I can appreciate that you are not going to buy a machine just because somebody else did, but you are at least interested in knowing what other people are doing. We have a number of machines within a radius of a block of here that are being used in offices where the work is similar to yours. Each one of these machines is not only doing Addition, but is used on practically every phase of their accounting work, such as Bookkeeping, Billing, Sales Distribution, Payroll, Cost work, Statistical work; in fact, it is used on anything that comes under the head of Accounting. And, I will be glad to have you call up some of these concerns for the purpose of ascertaining how successfully the Comptometer is applied to the many figuring problems that are found in a *manufacturing* business, similar to yours.

**Conclusion** Now, the whole thing simmers down to this:—You are looking for the machine that is particularly adapted to *all* of your figure work—the machine that will do your work accurately, with the greatest possible saving of time. Therefore, since you are in the manufac-

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turing business rather than the banking business, it would seem that the logical thing to do would be to give me the opportunity to look over your figure work to determine—first, the volume you have; and second, what per cent of it is Addition, Multiplication, Division and Subtraction. When I have completed this analysis I believe you will clearly see the advantage of having a machine that is applicable to *all* classes of your figure work.

**Comment** In accordance with a principle which we earlier have noted, namely, holding the Proposition down to a sufficiently narrow objective to permit its accomplishment in the one interview, note above in Mr. Newman's CONCLUSION that his Proposition in this first solicitation is not the hard one and final one of an immediate decision for purchasing the Comptometer, but rather consent to permit a survey of the figure work—the results of the survey, however, to determine the final decision as to purchase.

### *Section Eight: Insurance:*

#### *A. Casualty Insurance:*

**Letter Solicitation for Workmen's Compensation Insurance by Mr. H. G. Seaman, Manager, Illinois Service Branch of Republic Casualty Company.**

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**Preamble** In order to assist our Assureds to keep down their insurance costs, thru credit from "good experience," we carefully inspect each insured plant and make such recommendations for safeguards as are found to be required for safe operation.

**Failure-  
Illustration** In line with this service, when we received from you last week reports of injuries to three of your workmen, we sent one of our safety engineers to look over your risk. He found that all of our previous suggestions for safeguarding the machinery had been taken care of, but that a safety organization had not been established, and a careful investigation showed that each of the three accidents could have been avoided if the workmen had been taught to work safely.

**Success-  
Illustration** On his way back, our inspector stopped at the plant of the Chicago Metal Products Company, whose operations are mainly identical with yours, and where, at our suggestion, a safety organization was established nearly a year ago. An examination of their accident record showed that only two men had been injured during the past ten months.

**Suggestion** From a purely economical standpoint, it should be apparent that you can save money

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on your Workmen's Compensation insurance thru the establishment of a safety organization.

**Explanation** The requirements of such an organization are fully described on page 95 of the enclosed booklet, and the cost of operation amounts to practically nothing. The purpose of the safety committee is to keep a constant watch over all fellow workmen to see that each operation is done in the safest way, and to interest the individual employees in safe practices so that they will think safety and work safely.

**Confirmation** In the plant of the Illinois Steel Works, where safety organization work originated about fifteen years ago, they reduced their total number of accidents 85% and their fatal accidents 78%. Their Workmen's Compensation cost was proportionately reduced.

**Conclusion** Because a safety organization will certainly reduce the number and severity of accidents in your plant, which will in turn reduce your insurance cost thru experience rating, we urge you to install the organization at once, and will be glad to give you every assistance to complete the organization and put it in operation.

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**Comment** Here again the “rifle-ball” bore rather than the shotgun splatter is the result of holding all the material both of EXPLANATION and CONFIRMATION to the *one* APPEAL of reduction of insurance costs. Note the PRE-AMBLE so begins, the SUGGESTION so begins, the CONFIRMATION so ends, as does likewise the CONCLUSION.

### *B. Life Insurance:*

Talk by Mr. P. K. Ayres, Secretary, Business Talk-Plan Company.

**Preamble** “I have enough insurance—I can make more money in my business.”

“You are probably right that with your good management you can make 20 or 25% on your money in your business or even more. And as a careful business man you are no doubt constantly considering where every dollar you spend will bring you the best returns.

**Parallel-Comparison** “In this connection, suppose your actual savings available for investment in your business are \$200 a month. Now if you took all of that money and invested it, the return over a period of a year might be \$50. But suppose you invest instead \$160, then your return is \$40, a difference of \$10 a year in income on your savings.

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By diverting this \$10 a year profit on each month's savings, you are assuring what?

*if you live*

\$100 a month to yourself after 60  
or  
\$13,000 cash

*If you become disabled anytime*  
\$100 per month

*and if you should die anytime*  
\$100 a month to your wife

**Suggestion** Mr. Halstead, from the point of view of *certain* money return when it would be most urgently needed by yourself or your family, does not this income policy give you a very good return on your money?

**Explanation** Take it from your own point of view. Here you have a certain reserve fund building up that is guaranteeing the continuation of your income for the time when your earning power may be less or you may want rest or you may possibly be disabled.

**Confirmation** For example my former employer, a young man of 35, a very successful real estate operator, was taken with paresis from overwork and today he and his family receive \$125 a month from an income policy he

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had taken out with the G. . . . . Life Insurance Company just six months before his sudden sickness.

**Explanation** And then when you consider Mrs. **No. 2**

Halstead, I know you would take particular satisfaction in the thought that if anything should happen to you, the postman would hand your wife a draft for \$100 the first of every month as long as she lives.

**Confirmation** Every month of the year over **No. 2**

\$2,500,000 is paid to the dependents of husbands and fathers who provided for their loved ones in the G. . . . . Life Insurance Company.

**Conclusion** This income of \$100 a month to yourself if you live until you are 60 or to your wife if you do not, can be assured for a deposit of just one quarter of your monthly savings. It will guarantee contentment in your old age, comfort to your family if you should not live and freedom from worry now. You carry protection from fire on your buildings here that will replace them in case of a loss. Similarly you will agree you should carry protection that will at least in part replace your earning power in case of loss.

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Mr. Halstead, where would you want these monthly checks mailed in case of your disability, here or at the office?

**Comment** Note in the beginning of the PREAMBLE how the opportunity for challenge is denied the prospect. The last sentence in the CONCLUSION brings out a new sales point, to-wit, when closing, do not let the discussion of assent be on the vital decision sought but rather center it on the incidental item of the method of carrying out the assent, which you thus try to assume.

### *Section Nine: Lawyer's address to jury:*

Case of SCHROEDER v. CHICAGO RAILWAYS, by  
Benjamin Bills, Attorney. Delivered in 1915 in  
Circuit Court of Cook County, Illinois.

**Preamble** "Gentlemen of the Jury:

"You have heard according to the testimony for the plaintiff whom I represent, that my client, Schroeder, in driving a meat wagon on Cottage Grove Avenue between 64th and 63rd streets, coming from the South, made a wide swinging turn to the West at the avenue intersection with 63rd. At the time Schroeder started his turn, the street car of the defendant company was a full block and one-half away to the North. However, by the recklessly rapid driving of the company's motorman, attended

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by no warning on his part, the car struck the back end of my client's wagon as he was completing his turn to the West, and he was hurled unconscious several rods on to the West, up against the curb on the South side of 63rd street.

"The car company would have you believe rather that the accident was caused by a head on collision as a consequence of Schroeder turning his team directly and without warning into the very front of the street car which already was right upon him.

"These two understandings of the facts are flatly contradictory. Therefore, one side of the case either is mistaken as to what actually happened or it is distorting it. It is your sworn duty to determine which side is right. It similarly is my sworn duty fairly and frankly to aid you. Let us examine, therefore, the reliability of the two sets of witnesses.

Parallel-  
Comparison  
Failure-  
Illustration

"You recall Mrs. Cowles, the first and the star witness for the street car company. She testified that she was sitting to the rear of the car and on the East side of it, as it was going South on Cottage Grove. She declared that she was a farmer's daughter and, therefore, that she knew everything about horses and harnesses

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and wagons. To ascertain her reliability, you and I tried to learn how much she saw and whether she could report on it accurately. You recall that from the rear of the car and on the opposite side from which the accident occurred, she swore that one horse of Schroeder's team had five rings for the lines to run through from the hames, and the other horse had only three rings, that the horses' bits were wire instead of straight bits, that they wore breast traces instead of collar hames, that the tongue struck the front of the headlight of the car—though you all know that the light is two feet below the window of the car in front and that she must have seen through the glass bottoms of doors that ordinarily are wood, in order to have seen the place where the light hangs. If I had asked her, she doubtless would have told you the color of Schroeder's necktie, though he had on an over-coat and a tightly drawn muffler.

**Success-  
Illustration**      "Schroeder, my client and my witness, on the other hand testified that he could not tell whether the car was an open or a closed one, that he did not know whether it was coming ten or twenty miles an hour, but that it looked to him as though it were slowing down for the crossing at 64th street when he started his turn at 63rd street. He did

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not know whether the motorman wore an over-coat or not and he did not know the number of the car that struck him.

“Gentlemen, the difference in testimony of these two witnesses characterizes the difference in all the witnesses. The street car witnesses described everything that happened down to the slightest detail and to absurd details that they could not have seen, and which, if they could have seen, could not have been. Our witnesses report what they saw and what you reasonably could have seen had you been there. But they have not made a newspaper story out of what they did not see.

**Suggestion** “Is it not a fact that because the street car witnesses testify in detail to what they could not possibly have seen, that you can not rely on their report of what they could have seen and may have seen? Does it need more than restating to establish that people who can tell you everything about a situation down to the very sound of the rustling of a leaf, are people that you can not safely rely on as to the description of the windstorm, itself? When people want to tell you everything, you as reasonable men doubt whether they are able to tell you anything.

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**Explanation**     “Why? Because you know human  
**No. 1**           nature. You know that if you tell  
one thing which you do not know about, you  
must tell many more things to cover it. And  
fearing that the other fellow may suspicion you,  
you tell more than is necessary and more in  
detail than could be seen in order to camouflage  
what you, yourself, know you did not see.

**Confirmation**    “Go back to your boyhood days.  
**No. 1**

Recall when you stole out into  
your Mother's pantry to get some jam that  
you had been told to let alone until supper time.  
The jam jar crashed to the floor and your  
Mother was upon you. You immediately  
explained to her in great detail how the cat was  
licking his paws in the window seat when all  
of a sudden you saw him dart into the pantry  
after a mouse. You described how he scrambled  
from one shelf to another, his tail switching  
through the milk pan on the shelf beneath—  
though there was no pan of milk there—and  
then how the mouse hid behind the jam jar and  
the cat in getting out, knocked it off on to the  
floor. Just then the meowing of the cat outdoors  
with the door closed and locked gave your  
story away. Why did you “frame up” on the  
cat in such detail? Because you were afraid  
that there might be disclosed what you were

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trying to cover up so that you covered it up with all the details possible. So did Mrs. Cowles, and so did the other witnesses for the street car company.

“On the other hand you will agree that if you *do* know about what you are talking, you are not afraid to say, ‘I do not know,’ as to matters about which you naturally would not be informed.

**Cumulative Confirmation** “The business man upon whom you will rely is one who does not know everything about items unrelated to his proposition. It has been said that the wise man is he who knows not and knows that he knows not. But the motorman witness of the car company knew that Schroeder was looking around the other way when his team ‘darted’ in front of the car—imagine a big draft team doing any darting and with a couple ton meat load behind them. This motorman also knew that Schroeder’s whip was in his left hand, and that his reins were tied together in two knots and that a peculiarly shaped horse-shoe was on the front of his wagon. Either that motorman was seeing too much or else he was not seeing enough to the careful handling of his own car.

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**Explanation No. 2** "You know well that no witnesses could have seen all the detail which the street car witnesses here have reported. Hence they must have used their imagination on the stand. And if they used their imagination about the detail, it is but reasonable to suppose that they have used their imagination about the important things concerning which an accurate report is useful to you.

**Confirmation No. 2** "You need not take my word for it. Such a conclusion but concurs with your own best judgment. The street car attorney himself, admits this is true by trying unsuccessfully, again and again, to get my witnesses similarly to use their imaginations. He sought unsuccessfully in that way to repudiate them.

**Conclusion** "In deciding on the rest of the evidence which I am about to comment on for you, as to whether my client was careful and whether the street car company was negligent, and whether as a consequence my client was injured and severely, you first must decide whose testimony you are going to believe, for the testimony is contradictory. You are aware that any accident is over almost before you know it has happened. And when the street car wit-

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nesses claim to have seen things in such detail as that a camera scarcely could have clicked them so, you cannot rely on them. When the plaintiff's witnesses give you a plain, simple description of the important incidents attending the accident, and frankly admit that they did not notice whether the motorman was wearing overshoes or not, and that while unconscious, they did not take off the number of the street car, themselves, preparatory to "framing" a case, you can rely on them.

**Comment** Note the absolute neutrality of the Preamble in connection with which the principle should be remembered of having the Preamble disclose the subject but not the speaker's position on the subject.

The three forms of stating the SUGGESTION also are illustrated here: i.e. Self-Answering Question, Suggestion and Assumption.

An effort at an "Analogous Confirmation" is made in Confirmation No. 1.

### *Section Ten: Correspondence Solicitation:*

Advance solicitation letter on Silks, by Mr. W. H. Fisher, Western Representative of Johnson, Cowdin, Emmerich, Inc., N. Y. Manufacturers.

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Dear Sirs:

**Preamble** You possibly know that I am now representing Johnson Cowdin Emmerich, Inc., in the Middle West, and I expect to visit your city about January 10th.

**Failure-  
Illustration** You may recall that a few years ago, merchandise was almost impossible to procure at any price, and the qualities to be had were quite often, in fact most times, inferior.

**Success-  
Illustration** Today, I have just returned from a visit to our Mills located near New York and I was actually surprised at the efforts being made to improve and aid Johnson Cowdin Emmerich's business relations with the retail trade.

**Suggestion** Because of the prompt service and correct pricings available on all their qualities. might you not consider buying Johnson Cowdin's Lines?

**Explanation  
No. 1** I particularly appreciated the condition of their stock, discovering good quantities of every color and width in reserve, awaiting the call of the retailer.

**Confirmation  
No. 1** Three of the largest stores in New York City now take advantage of this condition and telephone every morning for their immediate shorts.

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**Explanation No. 2** This old house marks all their goods within reason and are never considered above the market quotation on similar merchandise.

**Confirmation No. 2** In fact, all buyers are anxious to co-operate with a concern, whose life-long reputation has been always of the best and whose prices are always *right*.

**Explanation No. 3** Moreover, better qualities than Johnson Cowdin's are not obtainable in the market today.

**Confirmation No. 3** B. Altman & Co., Marshall Field & Co., Jordan Marsh & Co., and the better stores in every city are today's "quality merchandisers" and Johnson Cowdin Emmerich, Inc., goods are active aids in their ribbon departments.

**Conclusion** Therefore, because you, as a progressive merchant, are interested in prompt service of the best qualities at conscientious prices, you readily can appreciate why you can consider Johnson Cowdin Emmerich in your next season appropriations for your ribbon department.

Very truly yours,  
W. H. Fisher,  
Western Representative.

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**Comment** Here some success is had with what really is a double APPEAL, i.e., "prompt service" and "correct pricings." This use of two APPEALS at one time can be done more readily in a letter than in a talk, for in a talk there is greater possibility of either speaker or, listener losing sight of one of the APPEALS or, in trying to do justice to both, failing to do justice to either.

**Letter to retail merchants, by Mr. H. Dumont, Sales Promotion Manager, Pacific Coast Borax Company.**

**Preamble** Every good merchant wants his clerks to become better salesmen.

**Parallel-Comparison** The selling ability of clerks varies with their training and experience. The clerk who thinks he has finished his education is usually finished in more ways than one; while the clerk who is willing to take advice and instruction sets no limit to his advancement—such is the general experience of the observant merchant.

**Suggestion** If your clerks could be helped to become better salesmen without cost to you, you would be interested, would you not?

**Explanation** Here is the plan. We have prepared a series of lessons in salesmanship in four parts, which we call "Better Salesmanship for Retail Clerks." In this course

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the principles of salesmanship are clearly set forth, and the clerk is taught how to apply them to any article in the store. Twenty Mule Team Borax products are cited merely as examples in explaining the application of the principles.

**Confirmation No. 1** The Sales Manager of Mitchell-Fletcher Co., Philadelphia, writes: "The suggestions offered were accepted by our sales force in a much broader light than any we have yet been interested in, inasmuch as there was no evidence of a desire on your part to make your products the predominating features."

Every clerk with ambition is anxious to get ahead, and he welcomes outside help. His interest can be stimulated by advice and instruction from a friendly neutral source. We have received scores of letters from clerks who have received the benefit of this course, telling us how much the service was appreciated.

**Explanation No. 2** The clerk who puts this teaching into practice is bound to sell more goods, to hold more customers, and to make more profit for his employer.

**Confirmation No. 2** J. W. Scholesser & Co., who own three stores in Chicago, write: "We have noticed our men using your advice and coaching to advantage, and cannot commend

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too highly the good results achieved through your co-operation and help."

Jacob Wexler, of Chelsea, Mass., writes: "The sales letters you sent to my clerks have truly worked wonders. If you have any more instructions on how to make sales, I wish you would mail them to my clerks."

**Conclusion** Why not take advantage of this service, which is without cost to you or your clerks, and solely in the interest of better business? Incidentally it may add to your sales of 20 Mule Team Borax products along with your general line.

Please give us the names of your clerks and their home addresses, if convenient, so that we may place them on our mailing list for the course on "Better Salesmanship." Let us help your clerks help you.

Yours very truly,  
PACIFIC COAST BORAX CO.,  
H. Dumont,  
Sales Promotion Manager.

**Comment** Mr. Dumont adds this interesting summary of the success of this course in "Better Salesmanship" conducted by the Borax people, he saying: "We have now some 17,000 clerks

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on our mailing list representing 4,000 dealers. The names of the clerks were all received as a result of our letters to retailers."

Note also the considerable use of "who-said-so" verification in both the first and second materials of CONFIRMATION.

### *Section Eleven: Lumber sales solicitation:*

**Letter, by Mr. Rowland S. Utley, Sales Manager, Steven & Jarvis Lumber Company, Eau Claire, Wisconsin.**

**Comparison** The well known Babson shows us in a recent letter that each reduction in price, no matter how small, greatly widens the field of possible customers, and is not that the sum and substance of our business existence?

**Suggestion** Because we have a special reduced proposition particularly applicable to the Parlor Frame trade, we ask that you give this careful consideration.

**Explanation** The wide spread in price between Birch grades has caused nearly all the Frame Manufacturers to use No. 2 Com., but even that has not solved all their problems and they were confronted with the necessity of still further reducing their manufacturing costs.

From our knowledge of Birch lumber we were convinced that it would be practical from our

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view point and also profitable for the trade, to make up a special grade at a special price.

**Confirmation** Since the required cuttings are small and clear lumber not essential, strength being the important factor, we make up for the Schock Parlor Frame Co. of Minneapolis a grade of the better half of the regular No. 3 Com., all 6' and longer, and laid out all heart and unsound pieces.

It was so satisfactory that we are now shipping them a couple of cars a week of this grade and we are also supplying Dahlin Bros. & Davis Co. and several other Twin City factories.

**Conclusion** At a saving of  $\frac{1}{3}$ , \$35.00 for the No. 2 Com. as against \$23.00 for our No. 3 A, as we call it, can you afford to let another week pass without trying this out on your own particular patterns?

**Comment** Mr. Utley volunteers: "At any rate —this gets the name on the dotted line until we can take on no more business on this item."

Here license in the use of the Steps is illustrated in what really is an analogous "who-said-so" being taken from the Fourth Step and placed in the First Step.

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### *Section Twelve: Railroading:*

Installation of New Block System, by Mr. P. F. McManus, General Superintendent, Elgin, Joliet & Eastern Railway Company.

(See this talk as incorporated in the last few pages of the Introductory Outline of this series.)

(As a matter of business confidence, the facts and other data are not disclosed as actually presented by Mr. McManus. But the sequence of the talk and the major outlines are as actually given.)

### *Section Thirteen: Obstacle meeting:*

Overcoming obstacle of no time to take Direct Mail Course, by Mr. Harry McConnell, Collection Manager, American University of Commerce.

**Preamble**    "When a student comes to me, either in person or by mail, with the complaint that he cannot find time for study, I know that he is telling the exact truth, as he sees it.

**Parallel-Comparison**    "I am reminded of the experience of William Marsh, a Chicago student.

"Marsh came to my office a few days before Christmas, in 1921. He was working as a bookkeeper in the office of one of Chicago's largest manufacturing concerns and his depart-

## PRACTICAL APPLICATION

ment had been working overtime for nearly two months. He honestly felt that his long hours made study impossible.

“I suggested that he take a minimum of three hours for study every Sunday.

“Note the result. During the year 1922 he was promoted three times, each promotion bringing an increase of salary. On January first, 1923, he was made Assistant Manager of the Department in which he was working. He expects to become a Department Manager on January first, 1924.

**Suggestion** “Since such fine results can be obtained by devoting even a few hours each week to study, should you not reconsider your determination to give up, and determine to “make time” for your own campaign for a specialized education?

**Explanation** “It is not hard to understand the reasons for such results.

“A student who is supplementing his daily routine with a broad general knowledge of the principles that underly correct business procedures works with the confidence and alacrity that are bound to bring his record to the attention of the management when promotions are being considered.

## THE IMPROMPTU TALK-PLAN

**Confirmation** "See how Mr. Troy emphasizes that fact in the letter that is quoted in our November Students' Bulletin, a marked copy of which I am attaching.

"Employing executives know how valuable thoroughly trained men are to an organization and are keenly interested in their work. The three letters from employing executives that I have marked in the Bulletin more than prove the point.

**Conclusion** "Just keep in mind that specialized training means rapid advancement and that progressive employers show marked preference for men who are training themselves for something better, and you will not again be tempted to quit."

**Comment** Here the COMPARISON is absolutely *parallel*, by reason of taking the same man for both the FAILURE- and SUCCESS-ILLUSTRATIONS. This practice, we have noted as effective in making the SUGGESTION more inevitable. Indeed, note that Mr. McConnell is quite positive in his statement of the APPEAL in this Second Step. This possibly is justified because of the illustrative value of his PARALLEL-COMPARISON.







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